Altruist LLC Fee Schedule

TaxIQ Fees

Tax Loss Harvesting Tool Fee	10 bps annual

The Tax Loss Harvesting Tool Fee ("TLH Tool Fee") varies based on the models in the account, as detailed below:

Custom Models	Fee applies
Free Model Marketplace Models	Fee applies
Fee-bearing Model Marketplace Models	Waived

The TLH Tool Fee is prorated based on the portion of the account modeled to a custom or free model and amount of time the TLH Tool was active in the account.
All TLH Tool Fee will be waived until October 1, 2024. Starting on October 1, 2024, the TLH Tool Fee will begin accruing and will be billed in November 2024.

Model Marketplace Fees

Explicit fee charged by Altruist LLC for using the Model Marketplace. L Model Licensing Fee P Model Portfolio Fee

Model Provider	Series Name	Model Marketplace Fee	Fee Category
Advisor123	All Weather	24 bps annual (0.02%/month)	L
Advisor123	Buffer	24 bps annual (0.02%/month)	L
Advisor123	Dividend Focus SMA	24 bps annual (0.02%/month)	L
Advisor123	Dynamic	24 bps annual (0.02%/month)	L
Advisor123	Dynamic Short-Term Income	18 bps annual (0.015%/month)	L
Advisor123	ESG	18 bps annual (0.015%/month)	L
Advisor123	Growth Focus SMA	24 bps annual (0.02%/month)	L
Advisor123	Income Focus	24 bps annual (0.02%/month)	L
Advisor123	Sector Rotation	24 bps annual (0.02%/month)	L
Advisor123	Strategic	18 bps annual (0.015%/month)	L
Advisor123	Tactical	24 bps annual (0.02%/month)	L
Alpha Architect	ESG Active	12 bps annual (0.01%/month)	L
Alpha Architect	Equity Diversifier	12 bps annual (0.01%/month)	L
Alpha Architect	Global Beta+Factor	12 bps annual (0.01%/month)	L
Altruist	Simplicity	None	None
Altruist	Strategist	12 bps annual (0.01%/month)	P
Altruist	Strategist ETF	12 bps annual (0.01%/month)	P
Altruist	Strategist ETF Tax Aware	12 bps annual (0.01%/month)	P
Altruist	Strategist Tax Aware	12 bps annual (0.01%/month)	P
Altruist (Dimensional Funds)*	Factor Core	15 bps annual (0.0125%/month)	P

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Model Provider	Series Name	Model Marketplace Fee	Fee Category
Altruist (Dimensional Funds)*	Factor Core Plus	15 bps annual (0.0125%/month)	P
Altruist (Dimensional Funds)*	Factor Social	15 bps annual (0.0125%/month)	P
Altruist (Dimensional Funds)*	Factor Strategic Core	15 bps annual (0.0125%/month)	P
Altruist (Dimensional Funds)*	Factor Sustainable	15 bpsannual (0.0125%/month)	P
Altruist (Dimensional Funds)*	Factor Tax-Aware	15 bps annual (0.0125%/month)	P
Aptus Capital Advisors	HNW Impact	12 bps annual (0.01%/month)	L
Aptus Capital Advisors	Impact	None	None
Aptus Capital Advisors	Impact Preserve	None	None
Aptus Capital Advisors	Impact Aggressive Growth	None	None
BlackRock	Global Allocation Selects	12 bps annual (0.01%/month)	L
BlackRock	Global Allocation Selects Tax-Aware	12 bps annual (0.01%/month)	L
BlackRock	Long Horizon Mutual Fund	12 bps annual (0.01%/month)	L
BlackRock	Multi-Asset Income	12 bps annual (0.01%/month)	L
BlackRock	Multi-Asset Income Tax-Aware	12 bps annual (0.01%/month)	L
BlackRock	Target Allocation ESG	12 bps annual (0.01%/month)	L
BlackRock	Target Allocation ETF	12 bps annual (0.01%/month)	L
BlackRock	Target Allocation ETF Tax-Aware	12 bps annual (0.01%/month)	L
Capital Group	Core	12 bps annual (0.01%/month)	L
Capital Group	Retirement Income	12 bps annual (0.01%/month)	L
Capital Group	Tax-Aware	12 bps annual (0.01%/month)	L
Evestia	Equity SMA	35 bps annual (0.029%/month)	L
Evestia	Target Risk SMA	30 bps annual (0.025%/month)	L
Fidelity Investments	Business Cycle	12 bps annual (0.01%/month)	L
Fidelity Investments	Target Allocation Blended	12 bps annual (0.01%/month)	L
Goldman Sachs	ETF	12 bps annual (0.01%/month)	L
Goldman Sachs	Multi-Manager ETF	27 bps annual (0.0225%/month)	L
HIP Investor Inc.	Fossil Free	24 bps annual (0.02%/month)	L
HIP Investor Inc.	100 Fossil-Free Exclusion ESG SMA	40 bps annual (0.0333%/month)	L
HIP Investor Inc.	100 Large-Cap Core ESG SMA	40 bps annual (0.0333%/month)	L
HIP Investor Inc.	Climate Action ESG SMA	40 bps annual (0.0333%/month)	L
HIP Investor Inc.	Great Place to Work ESG SMA	40 bps annual (0.0333%/month)	L

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Model Provider	Series Name	Model Marketplace Fee	Fee Category
HIP Investor Inc.	Sustainable Global Dividends ESG SMA	40 bps annual (0.0333%/month)	L
HIP Investor Inc.	Sustainable Real Estate ESG SMA	40 bps annual (0.0333%/month)	L
Innovator Capital Management	Defined Outcome Buffer	12 bps annual (0.01%/month)	L
Invesco	Dynamic Active/Passive	12 bps annual (0.01%/month)	L
Invesco	Strategic ETF	12 bps annual (0.01%/month)	L
Invesco	BulletShares Corporate	12 bps annual (0.01%/month)	L
Invesco	BulletShares Municipal	12 bps annual (0.01%/month)	L
Markin Asset Management	Multi-Asset	87 bps annual (0.0725%/month)	L
Morningstar Investment Management	Active Passive	12 bps annual (0.01%/month)	L
Morningstar Investment Management	Active Passive Tax Sensitive	12 bps annual (0.01%/month)	L
Morningstar Investment Management	ESG	37 bps annual (0.031%/mo)	L
Morningstar Investment Management	ETF	32 bps annual (0.0267%/month)	L
Morningstar Investment Management	ETF Tax Sensitive	32 bps annual (0.0267%/month)	L
Morningstar Investment Management	Mutual Fund	12 bps annual (0.01%/month)	L
Morningstar Investment Management	Mutual Fund Tax Sensitive	12 bps annual (0.01%/month)	L
Morningstar Investment Management	All-Cap Equity SMA	47 bps annual (0.04%/month)	L
Morningstar Investment Management	Dividend Equity SMA	47 bps annual (0.04%/month)	L
Morningstar Investment Management	U.S. Sustainability Moat Focus SMA	47 bps annual (0.04%/month)	L
Morningstar Investment Management	Hare SMA	47 bps annual (0.04%/month)	L
Morningstar Investment Management	Small/Mid Cap Equity SMA	47 bps annual (0.04%/month)	L
Morningstar Investment Management	Tortoise SMA	47 bps annual (0.04%/month)	L
Newfound Research	Return Stacked	12 bps annual (0.01%/month)	L
Newfound Research	Structural Alpha	12 bps annual (0.01%/month)	L
PIMCO	Tax Aware Fixed Income ETF	12 bps annual (0.01%/month)	L
PIMCO	Tax Aware Fixed Income Mutual Fund	12 bps annual (0.01%/month)	L
PIMCO	Taxable Fixed Income ETF	12 bps annual (0.01%/month)	L
PIMCO	Taxable Fixed Income Mutual Fund	12 bps annual (0.01%/month)	L
Polen Capital	Polen Focus Growth SMA	52 bps annual (0.0433%/month)	L
Polen Capital	Polen Global Growth SMA	52 bps annual (0.0433%/month)	L
Polen Capital	Polen International Growth SMA	52 bps annual (0.0433%/month)	L

Model Provider	Series Name	Model Marketplace Fee	Fee Category
Potomac	Bull Bear	None	None
Potomac	Guardian	None	None
Potomac	Income Plus	None	None
Potomac	Navigrowth	None	None
Redwood Investment Management	Engineered Risk Budget	None	None
Seeds Investor	U.S. Muni Funds	22 bps annual (0.0183%/month)	L
Seeds Investor	Global Bond Funds	22 bps annual (0.0183%/month)	L
Seeds Investor	Global Bond Values Funds	22 bps annual (0.0183%/month)	L
Seeds Investor	Global All Cap Values Funds	22 bps annual (0.0183%/month)	L
Seeds Investor	Global All Cap Funds	22 bps annual (0.0183%/month)	L
Seeds Investor	U.S. Muni Values Funds	22 bps annual (0.0183%/month)	L
Seeds Investor	Active Funds	22 bps annual (0.0183%/month)	L
Seeds Investor	Developed Ex-U.S. Values SMA	32 bps annual (0.0267%/month)	L
Seeds Investor	U.S. Large Cap Values Tilted SMA	32 bps annual (0.0267%/month)	L
Seeds Investor	U.S. Large Cap Index SMA	32 bps annual (0.0267%/month)	L
Seeds Investor	U.S. Mid Cap Values SMA	32 bps annual (0.0267%/month)	L
Seeds Investor	U.S. Small Cap Values SMA	32 bps annual (0.0267%/month)	L
Seeds Investor	U.S. Large Cap Values SMA	32 bps annual (0.0267%/month)	L
Seeds Investor	U.S. Mid Cap Index SMA	32 bps annual (0.0267%/month)	L
Seeds Investor	U.S. Small Cap Index SMA	32 bps annual (0.0267%/month)	L
Seeds Investor	Developed Ex-U.S. Index SMA	32 bps annual (0.0267%/month)	L
Seeds Investor	Emerging Index SMA	32 bps annual (0.0267%/month)	L
State Street Global Advisors	Active Asset Allocation	12 bps annual (0.01%/month)	L
State Street Global Advisors	Income Allocation	12 bps annual (0.01%/month)	L
State Street Global Advisors	Strategic Asset Allocation	12 bps annual (0.01%/month)	L
State Street Global Advisors	Tax-Sensitive Strategic Asset Allocation	12 bps annual (0.01%/month)	L
Vanguard	CRSP	12 bps annual (0.01%/month)	L
Vanguard	Income	12 bps annual (0.01%/month)	L
Vanguard	Russell	12 bps annual (0.01%/month)	L
Vanguard	S&P	12 bps annual (0.01%/month)	L
Vanguard	Tax-Aware ETF	12 bps annual (0.01%/month)	L

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Model Provider	Series Name	Model Marketplace Fee	Fee Category
Zacks Investment Management	All-Cap Core SMA	40 bps annual (0.0333%/month)	L
Zacks Investment Management	Core ETF	30 bps annual (0.025%/month)	L
Zacks Investment Management	Dividend SMA	40 bps annual (0.0333%/month)	L
Zacks Investment Management	Focus Growth SMA	40 bps annual (0.0333%/month)	L
Zacks Investment Management	Mid-Cap Core SMA	40 bps annual (0.0333%/month)	L
Zacks Investment Management	Small-Cap Core SMA	40 bps annual (0.0333%/month)	L
Zacks Investment Management	Active ETF	12 bps annual (0.01%/month)	L
Zacks Investment Management	Zacks+ ETF/SMA	12 bps annual (0.01%/month)	L

*These model portfolios are generated by Altruist LLC and are constructed using Dimensional Fund Advisors ("DFA") funds.

- All model portfolios belonging to a specific series have the same Model Marketplace fee.
- The Model Marketplace fees are calculated in arrears at the end of each month, based on the average account balance for the month, and will appear in the appropriate account statement. When a model portfolio is subscribed to an account for part of a month, the fees are calculated pro-rata, starting with the day of the month when the account is first invested in the model portfolio, and ending with the calendar day when the model portfolio is unsubscribed by the registered investment adviser ("RIA") with discretion over the account. Likewise, TaxIQ fees are calculated in arrears at the end of each month, based on the average daily balance of eligible assets in an account for the month, and will appear in the appropriate account statement. When an account utilizes TaxIQ for part of a month, the fees are calculated pro-rata, starting with the day of the month when TaxIQ was activated in the account, and ending with the calendar day when TaxIQ was deactivated by the registered investment adviser ("RIA") with discretion over the account. Both the Model Marketplace fees and the TaxIQ fees will be automatically deducted from the RIAs' house accounts or passed through to clients' accounts, according to the instruction of the RIA. If Altruist LLC is unable to deduct a fee from a client's account according to an instruction from an RIA - such as if the client's account is closed prior to the fee being deducted - then the RIA is responsible for such fee (please see Appendix C of the Model Marketplace Agreement found at altruist.com/legal) and as a result the fee may be deducted from the RIA's house account. Any fees deducted from the RIA's house account can be viewed in the house account statement, which can be accessed by visiting Settings > House Account > Statements.
- The passing of TaxIQ fees or Model Marketplace fees to an RIA client account does not imply an investment adviser-client relationship between Altruist LLC or its affiliates and any RIA client. RIAs are responsible for the suitability of all transactions and decisions regarding client accounts and must maintain discretion over client accounts that are subscribed to Model Marketplace model portfolios.
- Third-party–provided model portfolios incur a Model Licensing Fee paid to Altruist LLC for Altruist LLC making the models available to RIAs for their use in independently managing or advising their clients' accounts. The Model Licensing Fee paid to Altruist LLC is for making third-party portfolios available to RIAs to subscribe to client accounts and is not investment advice and is not an advisory service.
- Altruist-generated model portfolios incur a Model Portfolio Fee for Altruist LLC generating those model portfolios, paid to Altruist LLC.
- Any fund transaction charges that may be incurred as a result of trading funds in a model portfolio available through the Model Marketplace are subsidized by Altruist and not charged to the advisor or client account.
- Any of the model portfolios made available on the Altruist Model Marketplace could include ETFs and/or Mutual Funds which might have implicit costs associated with them, such as an expense ratio, which won't be present on the account statement. The expense ratio of a mutual fund/ETF reflects how much it pays for portfolio management, administration, and marketing, among other expenses. This fee is deducted from the total market value of the fund/ETF on a periodic basis and can impact the net investment performance of the account.
- The TaxIQ fees or the Model Marketplace fees do not include other related costs and expenses including transfer fees, administrative fees, and other fees and taxes on brokerage accounts and securities transactions assessed by Altruist LLC's affiliated broker-dealer Altruist Financial LLC, or third parties. Please visit altruist.com/legal for the Altruist Financial LLC Fee Schedule.

- For custom model portfolios, any allocation to Model Marketplace model(s) will incur the applicable Model Marketplace fees (Model Portfolio fees for Altruist-generated model portfolios and/or Model Licensing fees for third party-provided model portfolios). This “blended model marketplace fee” will be calculated as a weighted average of applicable Model Marketplace fees based on the allocation of the Model Marketplace model(s) within the custom model portfolio, the duration the custom portfolio is assigned to the client account, and the average monthly balance of the client account. Blended model marketplace fees can be found upon custom model portfolio creation and editing (under the “Portfolio Fee” section), upon custom model portfolio assignment (on the “Review” screen), and are also available in the custom model portfolio’s details drawer within the Custom Models section of the Altruist platform. These fees are expressed in basis points (bps) annually, assessed monthly and may be deducted from the RIA’s house account or passed through to clients’ accounts according to the instruction of the RIA.Custom model portfolios may be subject in their entirety to certain other portfolio fees depending on the services chosen by the RIA. Those service fees as well as the blended model marketplace fee comprise the overall “portfolio fee” displayed for custom model portfolios on the Altruist platform. Note that any non-Model Marketplace model allocations with a custom model portfolio will not incur any Model Marketplace fees, but will be subject to certain additional fees and expenses as outlined in Altruist Financial LLC’s applicable brokerage fee schedule.
- RIAs separately provide advisory and other services for which they assess fees. The fees RIAs charge their clients are separate from the Model Marketplace fees (though an RIA may choose to pay the Model Marketplace fees from their house account and potentially increase their own fees to their clients as a result), the fees of Altruist Financial LLC or third parties, and the underlying fees and expenses of the funds within the model portfolios.
- RIAs are responsible for obtaining consent from their clients if they wish to pass TaxIQ fees or Model Marketplace fees through to client accounts, and are responsible for informing clients of all other fees applicable to client accounts as well. Please carefully review customer account statements, RIA billing statements, and the Altruist LLC Form ADV Part 2A available at altruist.com/legal, and contact us at support@altruist.com with any questions.
- RIAs that run wrap fee programs are responsible to ensure that they are doing so in a compliant manner, including with respect to Model Marketplace fees.
- The Model Marketplace fees were waived through June 2022 and have been assessed starting July 2022.
- Altruist’s Strategist investment minimum starts at $2,000 and varies depending on the equity allocation of the model portfolio.
- Altruist Strategist Direct Index when used as a standalone strategy (via UMA) has a $1,200 investment minimum
- SMA model portfolio investment minimums start at $1,000. Refer to model details in the Model Marketplace for more information.
- TaxIQ fees will be waived through September 2024 and will begin being assessed starting in October 2024.
- TaxIQ fees do not apply to fee-bearing Model Marketplace models and portfolio(s). For custom portfolios containing both fee bearing and non-fee bearing Model Marketplace models, TaxIQ fees will be prorated on the allocation of the non-fee bearing Model Marketplace models within the custom portfolio. TaxIQ fees will be based on the duration of usage and the average account balance for this allocation in the custom portfolio. These fees are expressed in basis points (bps) annually, assessed monthly and may be deducted from the RIA’s house account or passed through to clients’ accounts according to the instruction of the RIA.
- Assets in client accounts that are ineligible for rebalancing (i.e., individual fixed income instruments, security exclusions) will not be included when calculating TaxIQ fees.